

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

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In re:

**Jimmy Walker and Terri Rena Walker**

a/k/a Terri R. Jackson, Terri R. Smith

S.S. Nos.: xxx-xx-7098 and xxx-xx-7626

Mailing Address: 120 Cottonfield Court, Raeford, NC 28376-0000

**Case No. 07-80976**

Debtors.

**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on July 11, 2007.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 26, 2007

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtors  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 4/16/06)

**CH. 13 PLAN - DEBTS SHEET**  
 (MIDDLE DISTRICT - DESARDI VERSION)

**RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN**

Retain	Creditor Name	Sch D #	Description of Collateral
	ADT		

**ARREARAGE CLAIMS**

Retain	Creditor Name	Sch D #	Arrearage Amount	(See**)
	ADT			
	Wells Fargo	5	4,482	**

Date: 7/10/07  
 Lastname-SS#: Walker-7098

**SURRENDER COLLATERAL**

Creditor Name	Description of Collateral
Prime Acceptance	Rainbow Vacuum

**REJECTED EXECUTORY CONTRACTS/LEASES**

Creditor Name	Description of Collateral

**LID - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS**

Retain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Wells Fargo	5	\$1,042	T'ee	n/a	\$1,042.00	House & Lot
				T'ee	n/a		
				T'ee	n/a		
				T'ee	n/a		

**SID - SECURED DEBTS @ FMV**

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Coastal Federal Credit Union	2	\$17,798	T'ee	\$178	\$400.41	2004 Toyota 4Runner
				T'ee			
				T'ee			
				T'ee			
				T'ee			

**SID - SECURED DEBTS @ 100%**

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	AmeriCredit	1	\$10,182	T'ee	\$82	\$229.07	2003 Toyota Sienna
				T'ee			
				T'ee			
				T'ee			
				T'ee			

**ATTORNEY FEE (if paid part)**

Law Offices of John T. Orcutt, P.C. \$2,100

**SECURED TAXES**

Secured Amt

**IRS Tax Liens**

Real Property Taxes on Retained Realty

**UNSECURED PRIORITY DEBTS**

Amount

IRS Taxes \$1,953

State Taxes \$1,877

Personal Property Taxes

Alimony or Child Support Arrearage

CO-SIGN PROJECT (Pay 100%) Int.% Payoff Amt

All Co-Sign Protect Debts (See\*)

GENERAL NON-PRIORITY UNSECURED Amount\*

DMI= None(\$0)

**Other Miscellaneous Provisions**

Please allow 3 waivers upon request.

**PROPOSED CHAPTER 13 PLAN PAYMENT**

\$ 1,931 per month for 60 months, then

\$ N/A per month for N/A months.

Adequate Protection Payment Period: N/A months

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

\* = Co-sign protect on all debts so designated on the filed schedules.

\* = DMI x ACP

\*\* = Pre-petition arrearage includes 1 post-petition mortgage payment.

Ch13Plan\_MD\_(DeSardi) (4/12/07) © John T. Orcutt (Page 4 of 4)

## **CERTIFICATE OF SERVICE**

Gabrielle Morrison, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

\_\_\_\_\_  
*/s Gabrielle Morrison*

\_\_\_\_\_  
Gabrielle Morrison

North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629	American Medical Collection Agency 2269 South Saw Mill River Road Building 3 Elmsford, NY 10523	Coastal Federal Credit Union Post Office Box 58429 Raleigh, NC 27658-8429
Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504	Americredit Post Office Box 183593 Arlington, TX 76096-3593	Credit Bureau Post Office Box 26140 Greensboro, NC 27402-6140
Internal Revenue Service Post Office Box 21126 Philadelphia, PA 19114-1126	AmeriCredit Financial Services Attn: Bankruptcy Department Post Office Box 183853 Arlington, TX 76096-3853	CTI Collection Services Post Office Box 4783 Chicago, IL 60680-4783
Credit Bureau Post Office Box 26140 Greensboro, NC 27402	Associated Recovery Systems Post Office Box 469046 Escondido, CA 92046-9046	Fayetteville Otolaryngology 1839 Quiet Cove Fayetteville, NC 28304
NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006	Birth and Women's Care PA 3601 Cape Center Drive Fayetteville, NC 28304	First Point Resources Post Office Box 26140 Greensboro, NC 27402-6140
ADT Security Services 2515 Downing Road Fayetteville, NC 28312-8225	Cape Fear Valley Medical Cntr. Post Office Box 788 Fayetteville, NC 28302-0788	Front Community Credit Union 506 South Fourth Street Overland Park, KS 66207
AFA 5945 Cliffdale Road Fayetteville, NC 28314	Capital One Bank Post Office Box 30285 Salt Lake City, UT 84130-0285	Harrison Ross Byck, Esq., PC 229 Plaza Boulevard Suite 112 Morrisville, PA 19067-7601
Alltel One Allied Drive Building 4, Second Floor Little Rock, AR 72202	Capital One Bank Attn: Bankruptcy Department Post Office Box 85167 Richmond, VA 23285-5167	Hoke County Tax Collector Post Office Box 217 Raeford, NC 28376-0217
American Coradius International 2420 Sweet Home Road Suite 150 Buffalo, NY 14228-2244	Capital One Bank 15000 Capital One Drive Richmond, VA 23238-1119	IC Systems Post Office Box 64437 Saint Paul, MN 55164-0437

JC Penney  
Post Office Box 533  
Dallas, TX 75221-9913

Providian National Bank  
4900 Johnson Drive  
Pleasanton, CA 94588

Verizon  
Post Office Box 1850  
Folsom, CA 95630-1850

Le Bleu of Fayetteville  
c/o Interstate Collections  
Post Office Box 3136  
Winston Salem, NC 27102-3136

Providian National Bank  
Post Office Box 660490  
Dallas, TX 75266-0490

Veterans Administration  
Regional Office  
251 North Main Street  
Winston-Salem, NC 27155

Lowe's  
Post Office Box 981064  
El Paso, TX 79998-1064

Providian National Bank  
Post Office Box 10467  
Greenville, SC 29603-0467

Wells Fargo Home Mortgage  
Post Office Box 14411  
Des Moines, IA 50306-3411

North Carolina Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

Karen L Smith , MD PA  
Post Office Box 843149  
Boston, MA 02284-3149

Wells Fargo Home Mortgage  
Post Office Box 10335  
Des Moines, IA 50306-0335

North Carolina Dept of Revenue  
Post Office Box 1168  
Raleigh, NC 27602-1168

Spectrum Laboratory  
Post Office Box 35907  
Greensboro, NC 27425-5907

Wells Fargo Home Mortgage, Inc  
2701 Wells Fargo Way  
Minneapolis, MN 55467-8000

North Carolina Employment Security  
Commission  
Post Office Box 26504  
Raleigh, NC 27611-6504

SST Columbia  
Post Office Box 84024  
Columbus, GA 31908-4024

Pentagroup Financial, LLC  
5959 Corporate Drive, Ste 1400  
Houston, TX 77036-2308

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Pinehurst Surgical Clinic, PA  
Post Office Box 2000  
Pinehurst, NC 28374-2000

TRS/CIGPF1  
4315 Pickett Road  
Saint Joseph, MO 64503

Prime Acceptance  
Post Office Box 5096  
Chicago, IL 60680-5096

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Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858